

**Information to identify the case:**

Debtor 1	<u>Kristine Rhodes</u>	Social Security number or ITIN	xxx-xx-8860
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	16-23820-ABA		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Kristine Rhodes

10/5/20

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Kristine Rhodes  
Debtor(s)

Case No. 16-23820-ABA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

Page 1 of 4

Date Rcvd: Oct 05, 2020

Form ID: 3180W

Total Noticed: 64

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 07, 2020:**

Recip ID	Recipient Name and Address
db	+ Kristine Rhodes, 236 S. Barrett Ave, Audubon, NJ 08106-1114
cr	+ JPMORGAN CHASE BANK, N.A., c/o Winston & Winston, P.C., 750 Third Avenue, Suite 923, New York, NY 10017-2703
516294901	+ AMCOL Systems, Inc., Amcol Systems, Inc., Po Box 21625, Columbia, SC 29221-1625
516294903	+ Apex Asset, 2501 Oregon Pike, Lancaster, PA 17601-4890
516294905	+ Apex Asset Management, LLC, Virtua Health System WJ, PO Box 5407, Lancaster, PA 17606-5407
517694417	+ BAYVIEW LOAN SERVICING, LLC, A DELAWARE LIMITED LI, KML Law Group, P.C., 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812
516644288	+ Bayview Loan Servicing, LLC, McCabe Weisberg & Conway, 216 Haddon Avenue, Suite 303, Westmont, NJ 08108-2811
516418105	+ CarMax Business Services LLC, 225 Chastain Meadows Court, Kennesaw, GA 30144-5897
516294910	+ Carmax Auto Finance, Po Box 440609, Kennesaw, GA 30160-9511
516503504	+ Carmax Auto Finance, C/O Morton & Craig, LLC, 110 Marter Ave, Suite 301, Moorestown, NJ 08057-3124
516294913	+ Children's Hospital of Philadelphia, 3401 Civic Center Blvd, Philadelphia, PA 19104-4319
516294916	+ Convergent Healthcare Recovery, 121 Ne Jefferson St, Suite 100, Peoria, IL 61602-1229
516294930	+ Emrg Phy Assoc Of S Jersey, PO Box 740021, Cincinnati, OH 45274-0021
516294932	+ Laboratory Corporation of America, PO Box 2240, Burlington, NC 27216-2240
516294939	+ NJ EZ-Pass, P.O. Box 4972, Trenton, NJ 08650-4972
516294935	National Credit System, Po Box 31215, Atlanta, GA 31131
516331406	Navient Solutions, Inc. on behalf of, Educational Credit Management Corporatio, PO BOX 16408, St. Paul, MN 55116-0408
516355127	New Jersey Turnpike Authority, Law Dept Attn: March Schneider, Esq., PO box 5042, Woodbridge, NJ 07095-5042
516294940	+ PA Department of Revenue, PO Box 280946, Harrisburg, PA 17128-0946
516494444	+ PENNYMAC LOAN SERVICES, LLC, 6101 Condor Drive, Suite 200, Moorpark, CA 93021-2602
516294941	+ Pennsylvania Dept of Revenue, 2 Revenue Place, Harrisburg, PA 17129-0002
516304507	+ PennyMac Loan Services, LLC, Powers Kirn, LLC, 728 Marne Highway, Suite 200, Moorestown, NJ 08057-3128
516294942	Pennymac Loan Services, Attn: Bankruptcy, Po Box 514357, Los Angeles, CA 90051
516294944	+ Quality Asset Recovery, 7 Foster Ave Ste 101, Gibbsboro, NJ 08026-1191
516294943	+ Quality Asset Recovery, 7 Foster Ave, Gibbsboro, NJ 08026-1191
516294945	+ Remex, 307 Wall St, Princeton, NJ 08540-1515
516294946	+ Rey Reyes, 236 S. Barrett Ave, Audubon, NJ 08106-1114
516294950	+ SLM Private Credit Student Loan, Attn: Forster, Garbus & Garbus, 7 Banta Place, Hackensack, NJ 07601-5604
516294951	+ South Jersey Radiology, PO Box 1710, Voorhees, NJ 08043-7710
516294953	+ Tom Jefs Uni, 130 S 9th St, Philadelphia, PA 19107-5233
516294954	+ Virtua Health, PO Box 8500-7542, Philadelphia, PA 19178-0001
516294955	+ Virtua Health, PO Box 8500-8267, Philadelphia, PA 19178-0001
516294959	+ Virtua Medical Group, PO Box 6028, Bellmawr, NJ 08099-6028
516294960	+ Visa Dept Store National Bank, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053
516294961	++ WEST JERSEY ANESTHESIA ASSOCIATES PA, 1000 WHITE HORSE ROAD SUITE 204, VOORHEES NJ 08043-4408 address filed with court., West Jersey Anesthesia Assoc, 102 E Centre Blvd, Marlton, NJ 08053

TOTAL: 35

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov		

District/off: 0312-1

User: admin

Page 2 of 4

Date Rcvd: Oct 05, 2020

Form ID: 3180W

Total Noticed: 64

		Oct 05 2020 21:43:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov		
		Oct 05 2020 21:43:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516294907	+ EDI: CINGMIDLAND.COM		
		Oct 06 2020 01:33:00	AT&T Mobility, PO Box 537113, Atlanta, GA 30353-7113
516347669	EDI: BECKLEE.COM		
		Oct 06 2020 01:33:00	American Express Bank FSB, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516294902	+ EDI: AMEREXPR.COM		
		Oct 06 2020 01:33:00	Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
516294906	+ EDI: APPLIEDBANK.COM		
		Oct 06 2020 01:33:00	Applied Card Bank, Attention: Bankruptcy, Po Box 17125, Wilmington, DE 19850-7125
518413345	+ Email/Text: bkmailbayview@bayviewloanservicing.com		
		Oct 05 2020 21:44:00	BAYVIEW LOAN SERVICING, LLC, 4425 PONCE DE LEON BLVD, CORAL GABLES, FL 33146-1873
516644089	+ Email/Text: bkmailbayview@bayviewloanservicing.com		
		Oct 05 2020 21:44:00	Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1873
516644090	+ Email/Text: bkmailbayview@bayviewloanservicing.com		
		Oct 05 2020 21:44:00	Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146, Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1837
516294908	+ Email/Text: EBN_IndianapolisIMC@receivemorermp.com		
		Oct 05 2020 21:44:00	Berks Credit & Collections, Po Box 329, Temple, PA 19560-0329
516294909	+ EDI: CAPITALONE.COM		
		Oct 06 2020 01:33:00	Capital One, Po Box 30285, Salt Lake City, UT 84130-0285
516341617	EDI: CAPITALONE.COM		
		Oct 06 2020 01:33:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
516423313	+ Email/Text: bankruptcy@cavps.com		
		Oct 05 2020 21:43:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
516294912	+ EDI: CAUT.COM		
		Oct 06 2020 01:33:00	Chase Auto Finance, National Bankruptcy Dept, 201 N Central Ave Ms Az1-1191, Phoenix, AZ 85004-1071
516294914	+ EDI: CITICORP.COM		
		Oct 06 2020 01:33:00	Citibank/The Home Depot, Citicorp Credit Srvs/Centralized Bankrup, Po Box 790040, Saint Louis, MO 63179-0040
516294915	EDI: WFNNB.COM		
		Oct 06 2020 01:33:00	Comenity Bank/Victoria Secret, Po Box 18215, Columbus, OH 43218
516294917	+ Email/Text: legal-dept@cooperhealth.edu		
		Oct 05 2020 21:43:00	Cooper Health System, PO Box 6018, Bellmawr, NJ 08099-6018
516490818	EDI: Q3G.COM		
		Oct 06 2020 01:33:00	Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
516294919	+ Email/Text: electronicbkydocs@nelnet.net		
		Oct 05 2020 21:43:00	Dept Of Ed/Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
516294929	+ EDI: DCI.COM		
		Oct 06 2020 01:33:00	Diversified Consultant, Dci, Po Box 551268, Jacksonville, FL 32255-1268
516294931	+ EDI: PHINHARRIS		
		Oct 06 2020 01:33:00	Harris & Harris, Ltd, 111 West Jackson Blvd, Ste 400, Chicago, IL 60604-4135
516379935	EDI: JPMORGANCHASE		
		Oct 06 2020 01:33:00	JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. BOX 901032, Ft. Worth, TX 76101-2032
516294934	Email/Text: bankruptcy@nationalcreditsystems.com		

District/off: 0312-1

User: admin

Page 3 of 4

Date Rcvd: Oct 05, 2020

Form ID: 3180W

Total Noticed: 64

		Oct 05 2020 21:42:00	National Credit Systems, Inc., Heights of Collingswood Apts., PO Box 312125, Atlanta, GA 31131
516294936	+ EDI: NAVIENTFKASMSERV.COM		
		Oct 06 2020 01:33:00	Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barr, PA 18773-9500
516354281	EDI: NAVIENTFKASMSERV.COM		
		Oct 06 2020 01:33:00	Navient Solutions, Inc., PO BOX 9640, Wilkes-Barre, PA 18773-9640
516483253	EDI: PRA.COM		
		Oct 06 2020 01:33:00	Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541
516294947	+ EDI: RMCB.COM		
		Oct 06 2020 01:33:00	RMCB, PO Box 1235, Elmsford, NY 10523-0935
516294952	+ EDI: RMSC.COM		
		Oct 06 2020 01:33:00	Synco/shaw Financial S, Po Box 965064, Orlando, FL 32896-5064
516322405	+ Email/Text: electronicbkydocs@nelnet.net		
		Oct 05 2020 21:43:00	US Department of Education, c/o Nelnet, 121 South 13th Street Suite 201, Lincoln NE 68508-1911

TOTAL: 29

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Carmax Auto Finance, c/o Morton & Craig, LLC, 110 Marter Avenue, Suite 301, Moorestown, NJ 08057-3124
516294904	*+	Apex Asset, 2501 Oregon Pike, Lancaster, PA 17601-4890
516294911	*+	Carmax Auto Finance, Po Box 440609, Kennesaw, GA 30160-9511
516294918	*+	Cooper Health System, PO Box 6018, Bellmawr, NJ 08099-6018
516294920	*+	Dept Of Ed/Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
516294921	*+	Dept Of Ed/Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
516294922	*+	Dept Of Ed/Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
516294923	*+	Dept Of Ed/Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
516294924	*+	Dept Of Ed/Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
516294925	*+	Dept Of Ed/Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
516294926	*+	Dept Of Ed/Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
516294927	*+	Dept Of Ed/Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
516294928	*+	Dept Of Ed/Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
516294937	*+	Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barr, PA 18773-9500
516294938	*+	Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barr, PA 18773-9500
516294949	*+	Security Credit Systems, Inc., PO Box 846, Buffalo, NY 14240-0846
516294956	*+	Virtua Health, PO Box 8500-7542, Philadelphia, PA 19178-0001
516294957	*+	Virtua Health, PO Box 8500-7542, Philadelphia, PA 19178-0001
516294958	*+	Virtua Health, PO Box 8500-8267, Philadelphia, PA 19178-0001
516294933	##+	Mark Walters, 164 S. Tuckahoe Rd, Williamstown, NJ 08094-3561
516294948	##+	Security Credit Systems, Inc., PO Box 846, Buffalo, NY 14240-0846

TOTAL: 0 Undeliverable, 19 Duplicate, 2 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0312-1

User: admin

Page 4 of 4

Date Rcvd: Oct 05, 2020

Form ID: 3180W

Total Noticed: 64

Date: Oct 07, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 5, 2020 at the address(es) listed below:

Name	Email Address
Aleksander Piotr Powietrzynski	on behalf of Creditor JPMORGAN CHASE BANK N.A. alex@winstonandwinston.com
Alexandra T. Garcia	on behalf of Creditor BAYVIEW LOAN SERVICING LLC NJECFMAIL@mw-c-law.com, nj-ecfmail@ecf.courtdrive.com
Alexandra T. Garcia	on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company NJECFMAIL@mw-c-law.com, nj-ecfmail@ecf.courtdrive.com
Andrew L. Spivack	on behalf of Creditor PennyMac Loan Services LLC nj.bkecf@fedphe.com
Andrew Thomas Archer	on behalf of Debtor Kristine Rhodes aarcher@spillerarcherlaw.com bankruptcy@brennerlawoffice.com;mcdoherty_187750@ecf.courtdrive.com;R64966@notify.bestcase.com
Brad J. Spiller	on behalf of Debtor Kristine Rhodes bankruptcy@brennerlawoffice.com aarcher@brennerlawoffice.com;mcdoherty_187750@ecf.courtdrive.com
Celine P. Derkrikorian	on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company njecfmail@mw-c-law.com
Harold N. Kaplan	on behalf of Creditor JPMORGAN CHASE BANK N.A. hkaplan@rasnj.com, informationathnk@aol.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
James Patrick Shay	on behalf of Creditor PennyMac Loan Services LLC shay@bbs-law.com, jpshay@gmail.com
John R. Morton, Jr.	on behalf of Creditor Carmax Auto Finance c/o Morton & Craig, LLC ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Melissa S DiCerbo	on behalf of Creditor BAYVIEW LOAN SERVICING LLC, A DELAWARE LIMITED LIABILITY COMPANY nj-ecfmail@mw-c-law.com, nj-ecfmail@ecf.courtdrive.com
Melissa S DiCerbo	on behalf of Creditor BAYVIEW LOAN SERVICING LLC nj-ecfmail@mw-c-law.com, nj-ecfmail@ecf.courtdrive.com
Melissa S DiCerbo	on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company nj-ecfmail@mw-c-law.com, nj-ecfmail@ecf.courtdrive.com
R. A. Lebron	on behalf of Creditor BAYVIEW LOAN SERVICING LLC bankruptcy@feinsuch.com
Rebecca Ann Solarz	on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company rsolarz@kmlawgroup.com
Rebecca Ann Solarz	on behalf of Creditor BAYVIEW LOAN SERVICING LLC, A DELAWARE LIMITED LIABILITY COMPANY rsolarz@kmlawgroup.com
Sindi Mncina	on behalf of Creditor JPMORGAN CHASE BANK N.A. smncina@rascrane.com
William M.E. Powers, III	on behalf of Creditor PennyMac Loan Services LLC ecf@powerskirn.com

TOTAL: 20